

The PPHA Family Self-Sufficiency Program can help you realize your *dreams!!*

Have you been thinking of future plans such as going back to school ...finding a better paying job...getting bills under control... improving your credit...becoming a homeowner??? The Family Self-Sufficiency (FSS) program can help you make these dreams become a reality!

The basic steps to participate in the Family Self-Sufficiency (FSS) program and how you can earn an escrow (savings) account are as follows:

- 1. You must currently be enrolled in the PPHA Housing Choice Voucher Program. Persons on the PPHA Public Housing program are not eligible for the FSS Program.
- 2. Complete the application attached to the back of this flyer and return it to Roman Fedkiw, Family Self-Sufficiency Coordinator. You may also print an application off of the PPHA website, www.ParmaHousing.org. Your name will be placed on the FSS waiting list when the completed application is returned.
- 3. When your name reaches the top of the list, we will meet to establish and document your goals, sign your FSS Contract of Participation, and provide information to help you achieve your goals.
- **4.** Once you either begin working or your current working income increases, you begin earning escrow, which is a savings account that you will receive upon successful completion of the Family Self-Sufficiency Program. Every time your rent increases due to earned income, the difference in new rent paid from the previous rent is set aside by PPHA in an escrow account that earns interest which is the money you receive tax free upon successful completion of your goals!

This program is *voluntary* and does not affect your eligibility for continued assistance under the Housing Choice Voucher Program.

We now have Family Self-Sufficiency participants who are earning escrow accounts that vary from \$20 to over \$10,000! Our graduates from the Family Self-Sufficiency program have used their escrow accounts as a down payment for home purchase, to purchase a vehicle, to pay off school loans, and increase their personal savings account.



Call (216) 661-2015 ext. 11 today...you could be our next successful graduate!

If you are currently on the Housing Choice Voucher Program (formerly Section 8) Wait List or have just received your Housing Choice Voucher (HCV) and are looking for housing, please keep this information and call as soon as you have moved into a housing unit subsidized by the Parma Public Housing Agency.